



To: All New Hired Employees:

RE: Employee Benefits

New for All New Hires

We are excited to rollout our online benefit enrollment system to choose medical, dental, vision, short term disability, long term disability, worksite, flex spending account and life insurance elections for you and your dependents. The website is active during your eligibility period. The website will also be open for an employee who experiences a qualifying event, links will be provided to the appropriate enrollment/change form.

As you may be aware, health care costs have been increasing substantially over the years. As a result, a \$75 monthly spousal surcharge will be added to your premium if you have elected coverage for your spouse and your spouse is eligible for coverage through his/her employer or a state (Medicaid) health plan, or federal (Medicare) health plan, but elects not to enroll. If your spouse is not eligible for coverage as an employee, the spousal coverage surcharge is waived (see FAQ's below). You will also be offered a new Long Term Care Plan option.

Once you have made your final decisions about your benefits for 2017, you can log in to the online enrollment system and make your elections. Even if you do not want to enroll in any of the benefits, **you must log in** and decline the coverages offered to you. **You MUST take action by the end of your eligibility period.**

Website: <https://enroll.benefitsconnect.net/smpsb>

Username: the first 6 letters of your last name (or your entire last name if six letters or less), the first letter of your first name, followed by the last 4 of your SSN (social security number).

Example: John Johnson, xxx-xx-1234

Username would be johnsoj1234

Password: the first time you log in, the password will be your SSN (no spaces or dashes). You will be given the opportunity to change your password after you log in the first time.

If you have problems logging in, or have questions, please reach out to our Employee Benefits Helpline at 1-844-656-1462 or Tammie Graham with Gallagher Benefit Services at 225-906-1227 or email tammie_graham@ajg.com.

A complete Employee Benefits Booklet containing all benefit summaries, rates, and enrollment forms will be made available on the St Martin Parish School Board website and or with your new enrollment package.



Spousal Surcharge – Frequently Asked Questions

What are the rates including spousal surcharge?

2017 Health Plan Active Spousal Surcharge Rates

Employee + Spouse \$484.00

Employee + Family \$648.00

What is the spousal surcharge?

A \$75 monthly spousal surcharge will be added to your premium if you have elected coverage for your spouse and your spouse is eligible for coverage through his/her employer or a state (Medicaid) health plan, or federal (Medicare) health plan, but elects not to enroll. If your spouse is not eligible for coverage as an employee, the spousal coverage surcharge is waived.

Why is Saint Martin Parish School Board implementing a spousal surcharge?

The spousal surcharge encourages those participants eligible for other group insurance, Medicaid, or Medicare to take advantage of that coverage. It also allows Saint Martin Parish School Board to share healthcare cost with other employers and helps keep our medical plans more affordable. Spousal surcharge is a method adopted by many employers. All Employees with a spouse enrolled in coverage under the Saint Martin Parish School Board Medical must complete the Health Care Spousal Surcharge Form. **Individuals without a form on file will automatically be charged the surcharge beginning July of 2017.** This form will be provided to you through our online enrollment tool.